

10/567957**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Alfredo C. Fajardo

Attorney Docket: YSAP.VERITAS.
PT1

Serial No.: to be assigned

Art Unit: to be assigned

Filed: to be assigned

Examiner: to be assigned

Title: System and Method for Facilitating
Payment via a Communications
Network Using Value Accredited to
a Customer of the Communications
Network

Batch No. Unknown

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§1.97 and 1.98**Mail Stop PCT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA, 22313-1450**CERTIFICATE OF EXPRESS MAIL**"EXPRESS MAIL" mailing label number: EV331541358USDate of Deposit: 2/10/06

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VINCENT CHEN
Name of Person Mailing Paper or Fee[Signature]
Signature

Dear Commissioner:

In compliance with the duty of disclosure under 37 C.F.R. §1.56, it is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on attached Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. §§ 1.56.

10/567957

Atty Docket No.: YSAP.VERITAS.PT1

Customer No.: 24943

IAP5 Rec'd PCT/PTO 10 FEB 2006

The present Information Disclosure statement is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fees are believed to be due in connection with the filing of this Information Disclosure Statement. However, should any fees be deemed necessary (except payment of the issue fee), the Commissioner is authorized to charge any fees which may be due or to credit any over payment to Deposit Account Number 50-1037.

Respectfully submitted,

02/10/2006
Date



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| Form PTO-1449 (modified) | Atty. Docket No. YSAP.VERITAS.PT1 | Serial No. |
| List of Patents and Publications for Applicant's INFORMATION DISCLOSURE STATEMENT | Applicant Alfredo C. Fajardo | 10/567957 |
| Page 1 of 1 | Filing Date: | Art Unit: |

U.S. Patent Documents

| Exam. Init. | Ref. Des. | Document Number | Date | Name | Class | Sub Class | Filing Date if App. |
|-------------|-----------|-----------------|------|------|-------|-----------|---------------------|
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Foreign Patent Documents

| Exam. Init. | Ref. Des. | Document Number | Date | Country | Class | Sub Class | Translation Yes/No |
|-------------|-----------|-------------------|------------|---------------|-------|-----------|--------------------|
| | B01 | GB 2 372 615 A | 8/28/2002 | Great Britain | | | N/A |
| | B02 | WO 2001/088809 A2 | 11/22/2001 | WIPO | | | N/A |
| | B03 | WO 2003/077473 A1 | 9/18/2003 | WIPO | | | N/A |
| | B04 | DE 100 35 581 A1 | 1/31/2002 | Germany | | | No |
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Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

| Exam. Init. | Ref. Des. | Citation |
|-------------|-----------|--|
| | C01 | International Search Report (Form PCT/ISA/210) for Application PCT/SG2004/000088 dated September 09, 2004. |
| | C02 | International Preliminary Report on Patentability (Form PCT/IPSA/409) for Application PCT/SG2004/000088 dated November 23, 2005. |
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EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED. WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.